

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Zachariah Cobrinik et al.	: Group Art Unit: 3691
Serial No.: 09/823,353	: Examiner: Thu Thao Havan
Filed: March 30, 2001	: Attorney Docket No.: 06878.112100
For: SYSTEM AND METHOD FOR PROVIDING AN IMPROVED FINANCIAL DERIVATIVE PRODUCT	: :

AMENDMENT IN RESPONSE TO NOVEMBER 16, 2006 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on November 16, 2006 in connection with the above-identified patent application. The November 16, 2006 Office Action provided a period of 3 months in which to file a response, i.e., by February 16, 2007. Accordingly, this Amendment is being timely filed.